



Docket No.: 37202/028001  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Scott D. Cook et al.

Application No.: 09/487,233

Confirmation No.: 2923

Filed: January 19, 2000

Art Unit: 3628

For: CONSUMER-DIRECTED FINANCIAL  
TRANSFERS USING AUTOMATED  
CLEARINGHOUSE NETWORKS

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Examiner: H. T. Dass

**REPLY UNDER 37 CFR §1.111**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 13, 2006, please reconsider this application in view of the following.